



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2C

Rob Saltzman, Esquire  
Pluese, Becker & Saltzman, LLC  
RS1765  
20000 Horizon Way, Suite 900  
Mount Laurel, NJ 08054-4318  
(856) 813-1700  
Attorneys' for the Mortgagee  
File No. 097411B

Order Filed on October 12, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

Robert F. Kersellius  
Yanrajita D. Kersellius

Case No.: 16-17033-MBK

Hearing Date: September 25, 2018

Judge: Michael B. Kaplan

Chapter 13

Recommended Local Form

Followed

       Modified

**ORDER RESOLVING MOTION TO VACATE STAY  
AND/OR MOTION TO DISMISS  
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through (3) is hereby **ORDERED**.

**DATED: October 12, 2018**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Applicant: Specialized Loan Servicing LLC  
Applicant's Counsel: Rob Saltzman, Esquire  
Debtor's Counsel: Yakov Rudikh, Esquire  
Property Involved ("Collateral"): 904-906 Chancellor Avenue, Irvington, NJ 07111  
Relief Sought:  Motion for Relief From the Automatic Stay

For good cause shown, it is **ORDERED** that Applicant's Motion is resolved, subject to the following conditions:

1. Status of post-Petition arrearages:

- The Debtor is overdue for twenty-nine months, from May 1, 2016 to September 1, 2018 .
- The Debtor is overdue for sixteen payments at \$1,997.04 per month.
- The Debtor is overdue for twelve payments at \$2,282.85 per month.
- The Debtor is overdue for one payment at \$2,033.63 per month.

Total Arrearages Due \$61,380.47.

2. Debtor must cure all post-Petition arrearages as follows:

- Immediate payment shall be made in the amount of \$61,380.47. Payment shall be made no later than October 25, 2018.
- Beginning on October 1, 2018, regular monthly mortgage payments shall continue to be made in the amount of \$2,033.63.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment:

Specialized Loan Servicing LLC  
8742 Lucent Blvd, Suite 300  
Highland Ranch CO 80129

Regular monthly payments:

Specialized Loan Servicing LLC  
PO BOX 60535  
City of Industry CA 91716-0535

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor and the Debtor's attorney.